

**Information to identify the case:**

Debtor 1 **Kelton William Waite**  
First Name Middle Name Last Name  
Debtor 2 **Shawnee Jae Waite**  
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-2682**  
EIN **-**  
Social Security number or ITIN **xxx-xx-0739**  
EIN **-**

United States Bankruptcy Court **District of Utah**  
Case number: **22-24965 KRA**

Date case filed for chapter 7: **12/21/22**

**Official Form 309A (For Individuals or Joint Debtors)**

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>) or by calling the Voice Case Information System (VCIS) at 1-866-222-8029.

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

<b>About Debtor 1:</b>		<b>About Debtor 2:</b>
1. Debtor's full name	Kelton William Waite	Shawnee Jae Waite
2. All other names used in the last 8 years		aka Shawnee Jae Schenk
3. Address	4548 S 3600 W Roy, UT 84067	4548 S 3600 W Roy, UT 84067
4. Debtor's attorney	Theron D. Morrison 290 25th Street, Ste 102 Ogden, UT 84401	Contact phone (801) 392-9324 Email: <a href="mailto:topofutahlaw@gmail.com">topofutahlaw@gmail.com</a>
5. Bankruptcy trustee	Philip G. Jones Jr 1215 South Main Street Orem, UT 84058	Contact phone (801) 358-7968 Email: <a href="mailto:trustee@theo7.com">trustee@theo7.com</a>

Debtor **Kelton William Waite** and **Shawnee Jae Waite**

Case number **22-24965**

<b>6. Bankruptcy clerk's office</b>	United States Bankruptcy Court District of Utah 350 South Main #301 Salt Lake City, UT 84101	Hours open: 8:00 AM to 4:30 PM, Monday – Friday Contact phone: (801) 524-6687 Website: <a href="http://www.utb.uscourts.gov">www.utb.uscourts.gov</a>
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Clerk of Court: David A. Sime		
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<b>7. Meeting of creditors</b>	The meeting may be continued or adjourned to a later date.  All individual debtor(s) must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.	Meeting to be held on: <b>January 24, 2023 at 11:30 AM</b>  Location: <b>The meeting is by Zoom. Go to Zoom.us, Click on JOIN or call 1 (385) 363-3817, Enter Meeting ID 373 348 2031, and Passcode 7158741279</b>
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For additional meeting information go to <a href="https://www.justice.gov/ust/moc">https://www.justice.gov/ust/moc</a>		
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<b>8. Presumption of abuse</b>	The presumption of abuse does not arise.	
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If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
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<b>9. Deadlines</b>	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>	<b>Filing deadline:</b> 3/27/23
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<p><b>You must file a complaint:</b></p> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li> </ul> <p><b>You must file a motion:</b></p> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul>	
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	<b>Deadline to object to exemptions:</b>	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>		
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<b>10. Proof of claim</b>	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
Please do not file a proof of claim unless you receive a notice to do so.		
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<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
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<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

District of Utah

In re:  
Kelton William Waite  
Shawnee Jae Waite  
Debtors

Case No. 22-24965-KRA  
Chapter 7

District/off: 1088-2  
Date Rcvd: Jan 03, 2023

User: admin  
Form ID: 309A

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Total Noticed: 50

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 05, 2023:**

Recip ID	Recipient Name and Address
db/jdb	+ Kelton William Waite, Shawnee Jae Waite, 4548 S 3600 W, Roy, UT 84067-8846
12137342	+ Bear River Medical Arts, 300 W. 1400 S., Garland, UT 84312-9101
12137343	+ Bear River Valley Hospital, 905 N 1000 W, Tremonton, UT 84337-2497
12137346	+ Brett S. Walker, 5444 S Green Street, Salt Lake City, UT 84123-5632
12137349	+ Christopher S. English, 1551 Renaissance Towne Drive, Suite 400, Bountiful, UT 84010-7676
12137350	+ Comcast, 500 Graver Road Suite 3000, Plymouth Meeting, PA 19462-1719
12137355	+ Independant University, PO BOX 5755777, Salt Lake City, UT 84157
12137357	+ Intermountain Homecare, 11520 S Redwood RD, South Jordan, UT 84095-7805
12137358	+ Intermountain Homecare DUE 1190, P.O. Box 30180, Salt Lake City, UT 84130-0180
12137359	+ Intermountain Horfordshire Instacare, 1915 W 5950 S, Wales, UT 84667
12137361	+ Jan-Girk Schow, MD, 300 W 1400 S, Garland, UT 84312-9100
12137362	+ Kevin A Murphy MD, 935 N 1000 W, Tremonton, UT 84337-9356
12137364	+ Layne T Summers, 905 N 100 W, Tremonton, UT 84337
12137365	+ Layton Hospital, 201 Layton Parkway, Layton, UT 84041-3692
12137369	+ North Davis Anesthesiology, 1600 Antelope Dr, Layton, UT 84041-1142
12137372	+ Questar Gas/Dominion Energy, 2974 S Washington Blvd, Ogden, UT 84401-3721
12137376	+ Steven Henager College, PO Box 166, Ogden, UT 84402-0166
12137377	+ Steven M. Icelly, 3741 W 12600 S, Riverton, UT 84065-7215
12137378	+ Summit Hand Therapy, 1992 W Antelope Drive, Suite 1D, Layton, UT 84041-4974
12137379	+ Tanner Clinic, 2121 N. 1700 W., Layton, UT 84041-1185
12137380	+ Troy N Cummins, 1544 W Antelope Dr, Layton, UT 84041-1146
12137381	+ U of U Health, 165 N University Ave, Farmington, UT 84025-2990
12137383	+ Wee Care Pediatrics, 2084 N 1700 W, Suite A, Layton, UT 84041-1118
12137384	+ Wells Fargo Auto, 6200 Park Ave, 1st Floor, Des Moines, IA 50321-1270
12137385	+ Zina South, 1344 S Martin Luther King S, Unit C301, Seattle, WA 98144-3700

TOTAL: 25

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: topofutahlaw@gmail.com	Jan 04 2023 02:55:00	Theron D. Morrison, 290 25th Street, Ste 102, Ogden, UT 84401
tr	+ EDI: QPGJONES	Jan 04 2023 07:59:00	Philip G. Jones tr, 1215 South Main Street, Orem, UT 84058-6849
12137340	+ Email/Text: bankruptcy@acimacredit.com	Jan 04 2023 02:56:00	Acima Credit, 13907 S Minuteman Dr, Draper, UT 84020-9869
12137341	+ Email/Text: e-bankruptcy@americafirst.com	Jan 04 2023 02:56:00	America First Credit Union, 4051 S 1900 W, Roy, UT 84067-4100
12137344	+ Email/Text: banko@bonncoll.com	Jan 04 2023 02:56:00	Bonneville Collections, 6026 Fashion Point Drive, Ogden, UT 84403-4851
12137345	+ Email/Text: banko@bonncoll.com	Jan 04 2023 02:56:00	Bonneville Collections, 6026 Fashion Point Dr,

District/off: 1088-2

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12137347	+ Email/Text: rm-bknotices@bridgecrest.com	Jan 04 2023 02:56:00	Ogden, UT 84403-4851 Bridge Crest, 7300 E Hampton Ave, #101, Mesa, AZ 85209-3324
12139057	+ EDI: AISACG.COM	Jan 04 2023 07:59:00	Bridgecrest Acceptance Corporation, by AIS Portfolio Services, LP as agent, 4515 N. Santa Fe Ave., Oklahoma City, OK 73118-7901
12137348	+ Email/Text: opsqa_usbankruptcy@cashnetusa.com	Jan 04 2023 02:56:00	Cashnet USA, P.O. Box 206739, Dallas, TX 75320-6739
12137351	+ EDI: CCS.COM	Jan 04 2023 07:59:00	Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679
12137352	+ Email/PDF: creditonebknotifications@resurgent.com	Jan 04 2023 03:08:06	Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
12137354	+ Email/Text: bankruptcy@expressrecovery.com	Jan 04 2023 02:56:00	Express Recovery, 2790 Decker Lake Dr., Salt Lake City, UT 84119-2057
12137360	EDI: IRS.COM	Jan 04 2023 07:59:00	IRS, 50 S 200 E, Mail Stop 5021, Salt Lake City, UT 84111
12137356	^ MEBN	Jan 04 2023 02:54:26	Integra Credit, 120 S. LaSalle St., Suite 1600, Chicago, IL 60603-3402
12137363	Email/Text: govtaudits@labcorp.com	Jan 04 2023 02:56:00	LabCorp, PO Box 2240, Burlington, NC 27216
12137367	Email/PDF: resurgentbknotifications@resurgent.com	Jan 04 2023 03:07:54	LVNV Funding, PO Box 10584, Greenville, SC 29603-0584
12137366	+ Email/Text: legal@liftcredit.com	Jan 04 2023 02:56:00	Lift Credit LLC, 3214 N. University Ave. #601, Provo, UT 84604-4405
12137368	^ MEBN	Jan 04 2023 02:54:53	NCB Management Service, 1 Allied Dr, Feasterville Trevose, PA 19053-6945
12137370	+ Email/Text: orsbankruptcy@utah.gov	Jan 04 2023 02:56:00	ORS, P.O. Box 45011, Salt Lake City, UT 84145-0011
12137353	Email/Text: smgutahbankruptcycourt@steward.org	Jan 04 2023 02:55:00	Davis Hospital and Medical Center, 1600West Antelope Dr., Layton, UT 84041
12137371	Email/Text: info@plazaservicesllc.com	Jan 04 2023 02:55:00	Plaza Services, 110 Hammond Drive, Atlanta, GA 30328
12137373	+ EDI: PHINELEVATE	Jan 04 2023 07:59:00	Rise Credit, 4150 International Plaza, Suite 300, Fort Worth, TX 76109-4819
12137374	+ Email/Text: bankruptcynotifications@pacificorp.com	Jan 04 2023 02:56:00	Rocky Mountain Power, 1407 W North Temple, Salt Lake City, UT 84116-3187
12137375	Email/Text: support@spirerecoversolutions.com	Jan 04 2023 02:56:17	Spine Recovery Solutions, 57 Canal St, Suite 302, Lockport, NY 14094
12137382	+ EDI: UTAHTAXCOMM.COM	Jan 04 2023 07:59:00	USTC, Bankruptcy Dept., 210 North 1950 West, Salt Lake City, UT 84134-9000

TOTAL: 25

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and

District/off: 1088-2

User: admin

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**belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 05, 2023

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 21, 2022 at the address(es) listed below:

Name	Email Address
Philip G. Jones tr	trustee@theo7.com PJones2@ecf.axosfs.com
Theron D. Morrison	on behalf of Debtor Kelton William Waite topofutahlaw@gmail.com cory@morlg.com;chapter7email@gmail.com
Theron D. Morrison	on behalf of Joint Debtor Shawnee Jae Waite topofutahlaw@gmail.com cory@morlg.com;chapter7email@gmail.com
United States Trustee	USTPRegion19.SK. ECF@usdoj.gov

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